

COMMERCIAL LOAN APPLICATION

CREDIT REQUESTED			
Amount Requested	Term of Credit Requested	Loan Type:	App. #
Specify all intended uses of loan proceeds (if more than one):	Does borrower(s) have any unpaid taxes or judgments? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please explain:	<input type="checkbox"/> Line of Credit	<input type="checkbox"/> Business expansion
		<input type="checkbox"/> Equipment purchase	<input type="checkbox"/> Furniture or Fixtures
		<input type="checkbox"/> Refinance (please specify)	<input type="checkbox"/> SBA
		<input type="checkbox"/> Other (please specify):	
Contingent Liabilities	Purpose of Credit Requested	Credit Request <input type="checkbox"/> Applicant Only <input type="checkbox"/> Joint with Co-Applicant(s) _____ (initials)	

COMPLETION INSTRUCTIONS FOR APPLICANT			
Complete the Applicant information for the first Applicant. Mark the appropriate box to indicate whether the Applicant is applying as a Borrower, Guarantor, Cosigner, Grantor (of collateral), or Other for a different capacity. If the Applicant is a married individual, he or she may apply for individual credit. (Do Not complete Marital Status question below if application is for individual unsecured credit)			
APPLICANT INFORMATION:			
Applicant is a: <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Cosigner <input type="checkbox"/> Grantor <input type="checkbox"/> Other			
Name of Applicant (Business Name or Last Name if Individual)	Applicant First Name (If Individual)	SSN/TIN#	
Main Contact Phone Number	Filing Dates	Filing Locations	DBA Name
Please describe the nature of the business in which the borrower is engaged:			

<p>Check Appropriate Box</p> <p><input type="checkbox"/> If you are applying for individual credit and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, do not complete the section for marital status.</p> <p><input type="checkbox"/> If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information about the person whose alimony, support maintenance payments or income or assets you are relying.</p> <p><input type="checkbox"/> If you are applying for joint credit with another applicant, complete all sections and attach joint application.</p>	<p>Marital Status (If Individual Borrower)</p> <p><input type="checkbox"/> Married</p> <p><input type="checkbox"/> Single</p> <p><input type="checkbox"/> Separated/Divorced</p>		
Street Address	City	State	Zip Code
Mailing Address	City	State	Zip Code
Principal Office Address (if not listed above)	City	State	Zip Code
State of Organization	Applicant is:		
	<input type="checkbox"/> An Individual <input type="checkbox"/> A Proprietorship <input type="checkbox"/> A Partnership <input type="checkbox"/> A Corporation <input type="checkbox"/> Non-Profit <input type="checkbox"/> An Association <input type="checkbox"/> A Trust <input type="checkbox"/> A Gov't Entity <input type="checkbox"/> A LLC		

SCHEDULE OF COLLATERAL OFFERED BY THIS APPLICANT				
Description	Value	Total Liens	Ownership Status of This Applicant	Creditor Name (if any)
		\$	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
		\$	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
		\$	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Presently Owned	
Use Additional Sheet if Necessary				

RELATIONSHIP INFORMATION - APPLICANT'S HISTORY WITH LENDER

<input type="checkbox"/> New Customer	Customer Since (MM-YYYY): _____	Last Financial Statement Date (MM-DD-YYYY): _____
<input type="checkbox"/> Existing Customer	Last Tax Return Date on File (YYYY): _____	Last Credit Report Date (MM-DD-YYYY): _____
How Many Years in Business _____		Last Credit Bureau: _____
Any bankruptcies in last 10 years? <input type="checkbox"/> Yes <input type="checkbox"/> No		Any current or pending law suits or judgments? <input type="checkbox"/> Yes <input type="checkbox"/> No (If yes, please explain)

Liabilities with Lender		Deposits with Lender		Total Credit With Lender	
Direct:	\$ _____	DDA Avg:	\$ _____	New Credit:	\$ _____
Contingent:	\$ _____	Other Avg:	\$ _____	Proposed Total:	\$ _____
Total:	\$ _____	Total Avg:	\$ _____		

LIST ALL GUARANTORS AND/OR AUTHORIZED SIGNERS FOR THIS APPLICANT

Name	Title	<input type="checkbox"/> Authorized Signer <input type="checkbox"/> Guarantor	SSN or TIN #
Street Address		City	State Zip Code
Name	Title	<input type="checkbox"/> Authorized Signer <input type="checkbox"/> Guarantor	SSN or TIN #
Street Address		City	State Zip Code
Name	Title	<input type="checkbox"/> Authorized Signer <input type="checkbox"/> Guarantor	SSN or TIN #
Street Address		City	State Zip Code
Name	Title	<input type="checkbox"/> Authorized Signer <input type="checkbox"/> Guarantor	SSN or TIN #
Street Address		City	State Zip Code
Name	Title	<input type="checkbox"/> Authorized Signer <input type="checkbox"/> Guarantor	SSN or TIN #
Street Address		City	State Zip Code

Use Additional Sheet if Necessary

APPLICANT SIGNATURES

I/We hereby apply for the loan or credit described in this application on behalf of the applicant business. I/We certify that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by the Lender for that purpose. Lender may disclose to any other interested parties information as to Lenders' experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representation and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide any such insurer or investor any information and documentation they may request with respect to my/our application, credit or loan.

APPLICANT:**DATE****DATE**

By: _____ (Seal): _____	By: _____ (Seal): _____
By: _____ (Seal): _____	By: _____ (Seal): _____
By: _____ (Seal): _____	By: _____ (Seal): _____

Use Additional Sheet if Necessary

FOR LENDER'S USE ONLY

Officer No./Name	Approved By	Concurrence By (If Needed)	Committee Date	Decision Date
Branch	Application Date	Application No.	Committee No.	Loan No.

Decision and Comments:

☐ Approved ☐ Denied ☐ Incomplete ☐ Counteroffer ☐ Conditional Approval ☐ Withdrawal ☐ Other
CUSTOMER NOTIFICATION DISCLOSURE

**IMPORTANT INFORMATION ABOUT PROCEDURES
FOR OPENING A NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

USE OF LOAN PROCEEDS

"Please list all uses of which you plan to apply your proceeds. For example, if you plan to use a portion for tuition and another portion for making home improvements, then list the total amount separately for each of these two uses so that the sum of the loan purposes is equal to the loan amount you are requesting. It is not necessary to separately list specific uses of loan proceeds within a particular category. For example, you need not separately list the various home improvements expenses you anticipate such as \$500 for a new refrigerator and \$1,000 for new flooring. Instead, just report the combined dollar amount (in this \$1,500) as home improvements uses."

Purpose: _____

Amount: \$ _____

Purpose: _____

Amount: \$ _____

Purpose: _____

Amount: \$ _____

Purpose: _____

Amount: \$ _____

Purpose: _____

Amount: \$ _____

Purpose: _____

Amount: \$ _____

Total Dollar Amount of the Loan Request

\$ _____

Signature _____

Date _____

Signature _____

Date _____

Signature _____

Date _____

Signature _____

Date _____

FINANCIAL STATEMENT

		TYPE OF CREDIT - CHECK THE APPROPRIATE BOX
		<input type="checkbox"/> Individual - Provide your financial information only
		<input type="checkbox"/> Joint, with _____
		<input type="checkbox"/> Information on separate financial statement
Applicant's Name and Address	Creditor's Name and Address	Relationship

INDIVIDUAL INFORMATION		JOINT PARTY INFORMATION	
Business or Occupation _____		Business or Occupation _____	
Employer's Name and Address _____ _____		Employer's Name and Address _____ _____	
Length of Employment _____		Length of Employment _____	
Home Phone _____	Bus. Phone _____	Home Phone _____	Bus. Phone _____
Date of Birth _____	S.S./Taxpayer I.D.# _____	Date of Birth _____	S.S./Taxpayer I.D.# _____

ASSETS		Note: Complete SCHEDULES first.		LIABILITIES	
Cash On Hand and In Banks	Sched. A		Notes Due to Banks	Sched. A	
Cash Value of Life Insurance	Sched. B		Notes Due to Relatives and Friends	Sched. H	
U.S. Gov. Securities	Sched. C		Notes Due to Others	Sched. H	
Other Marketable Securities	Sched. C		Accounts and Bills Payable	Sched. H	
			Loans on Life Insurance Policies	Sched. B	
			Contract Accounts Payable	Sched. H	
			Cash Rent Payable		
TOTAL LIQUID ASSETS			Other Liabilities Due within 1 Year - Itemize		
Real Estate Owned	Sched. E				
Mortgages and Contracts Owned	Sched. F				
Notes and Accounts Receivable - current	Sched. D				
Notes and Accounts Receivable - over 90 days	Sched. D		TOTAL SHORT TERM LIABILITIES		
Notes Due From Relatives and Friends	Sched. D		Real Estate Mortgages Payable	Sched. E	
Other Securities - Not Readily Marketable	Sched. C		Liens and Assessments Payable		
Personal Property	Sched. G		Other Debts - Itemize		
IRA and Tax Deferred Accounts			TOTAL LONG TERM LIABILITIES		
Other Assets - Itemize <input type="checkbox"/> (see attached itemization)			Total Liabilities		
TOTAL PRODUCTIVE ASSETS			Net Worth (Total Assets Minus Total Liabilities)		
TOTAL ASSETS			TOTAL LIABILITIES AND NET WORTH		

ANNUAL INCOME		ESTIMATE OF ANNUAL EXPENSES	
Salary Bonuses and Commissions	\$	Income Taxes	\$
Dividends and Interest	\$	Other Taxes	\$
Rental and Lease Income (Net)	\$	Insurance Premiums	\$
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.		Mortgage Payments	\$
Other Income - Itemize	\$	Rent Payable	\$
Provide the following information only if Joint Credit is checked above.		Other Expenses	\$
Other Person's Salary, Bonuses and Commissions	\$		
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.			
Other Income of Other Person - Itemize	\$		
TOTAL		TOTAL	

GENERAL INFORMATION			CONTINGENT LIABILITIES		
Are any Assets Pledged Other Than Described on SCHEDULES	<input type="checkbox"/> yes	<input type="checkbox"/> no	As Endorser, Co-maker or Guarantor	<input type="checkbox"/> yes	<input type="checkbox"/> no
Are You a Defendant in Any Suits or Legal Actions?	<input type="checkbox"/> yes	<input type="checkbox"/> no	On Leases or Contracts	<input type="checkbox"/> yes	<input type="checkbox"/> no
Income Tax Return Filed Through What Date?			Legal Claims	<input type="checkbox"/> yes	<input type="checkbox"/> no
Have you ever been declared Bankrupt in the last 10 years?	<input type="checkbox"/> yes	<input type="checkbox"/> no	Federal - State Income Taxes	<input type="checkbox"/> yes	<input type="checkbox"/> no
Are you a Partner or Officer in any other Venture?	<input type="checkbox"/> yes	<input type="checkbox"/> no	Other		

SCHEDULES					
A CASH IN BANKS AND NOTES DUE TO BANKS (List all Real Estate Loans in Schedule E)			<input type="checkbox"/> Additional Information Requested		
NAME OF BANK	Type Of Account	Type Of Ownership	On Deposit	Notes Due Banks	Collateral (if Any) and Type Of Ownership
			\$	\$	
<input type="checkbox"/> See Attached Itemization			Cash On Hand		
TOTALS					

B LIFE INSURANCE (List only those Policies that you own)

COMPANY	Face Of Policy	Cash Surrender Value	Policy Loan From Insurance Co.	Other Loans Policy As Collateral	BENEFICIARY
<input type="checkbox"/> See Attached Itemization		TOTALS	\$	\$	

C SECURITIES OWNED (Including U.S. Gov't Bonds and all other Stocks and Bonds)

Face Value-Bonds No. Of Shares Stock	DESCRIPTION Indicate those Not Registered in Your Name	Type of Ownership	COST	Market Value U.S. Gov. Sec.	Market Value Marketable Sec.	MARKET VALUE Not Readily Marketable	Amount Pledged To Secured Loan
<input type="checkbox"/> See Attached Itemization		TOTALS	\$	\$	\$		

D NOTES AND ACCOUNTS RECEIVABLE (Money Payable or Owed to You Individually-Indicate % of your Ownership interest)

MAKER/DEBTOR	%	When Due	Original Amount	Balance Due Current Accounts	Balance Due Over 90 Days	Bal. Due Notes Rel. and Friends	Security (If Any)
			\$	\$	\$	\$	
<input type="checkbox"/> See Attached Itemization		TOTALS	\$	\$	\$		

E REAL ESTATE OWNED (Indicate % of your Ownership interest)

TITLE IN NAME OF	%	Description and Location	Date Acquired	Original Cost	Present Value of Real Estate	Amount of Ins. Carried	MORTGAGE OR CONTRACT PAYABLE Bal. Due Payment Maturity
				\$	\$	\$	
<input type="checkbox"/> See Attached Itemization		TOTAL		\$		TOTAL	\$

F MORTGAGES AND CONTRACTS OWNED (Indicate % of your Ownership interest)

Cont.	Mtg.	%	MAKER Name Address	PROPERTY COVERED	Starting Date	Payment	Maturity	Balance Due
						\$		
<input type="checkbox"/> See Attached Itemization		TOTALS				\$		

G PERSONAL PROPERTY (Indicate % of your Ownership interest)

DESCRIPTION	%	Date When New	Cost When New	Value Today	LOANS ON PROPERTY Balance Due To Whom Payable
<input type="checkbox"/> See Attached Itemization		TOTALS	\$		

H NOTES**ACCOUNTS AND BILLS AND CONTRACTS PAYABLE**

PAYABLE TO	Other Obligors (If Any)	When Due	Notes Due To Rel. and Friends	Notes Due "Others" (Not Banks)	Accounts and Bills	Contracts Payable	COLLATERAL (If Any) Payable
<input type="checkbox"/> See Attached Itemization		TOTALS					

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this Statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law 18 U.S.C. sec. 1014 and may result in a fine or imprisonment or both.

In addition, each individual signing below authorizes the Creditor to check their individual credit account and employment history and have a credit reporting agency prepare a credit report on them.

The undersigned declares that he/she has read and understands the statements above.

Date Signed _____ Signature _____ Signature _____
Other Person (If Applicable)